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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/813,582	03/31/2004	W. Brant Howard	Safe001	4341

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7590	09/26/2006		LU, KUEN S

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ART UNIT	PAPER NUMBER
2167	

DATE MAILED: 09/26/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)
Office Action Summary	10/813,582	HOWARD ET AL.
	Examiner	Art Unit	
	Kuen S. Lu	2167	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>31 March 2004</u>.
2a)☐ This action is **FINAL.** 2b)☒ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-73</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) <u>1-73</u> is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on <u>31 March 2004</u> is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date <u>6/24/2004</u>.

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

1. The Action is responsive to Applicant's Application filed March 31, 2004. Please

note Claims 1-73 are pending.

Priority

2. Applicant's claim for the benefit of a prior application No. 60/537,446, filed January

16, 2004, under 35 U.S.C. 119(e) or under 35 U.S.C. 120, 121, or 365(c) is

acknowledged. Applicant has not complied with one or more conditions for receiving

the benefit of an earlier filing date under 35 U.S.C. 35 U.S.C. 119(e) or under 35 U.S.C.

120, 121, or 365(c) as follows:

Although a reference to the prior application was inserted as the first sentence(s) of

the specification of this application or in an application data sheet (37 CFR 1.76) for

relying on the filing date of the prior application under 35 U.S.C. 119(e), 120, 121, or

365(c) and 37 CFR 1.78(a), however, the filing date in the sentence, April 1, 2004 is not

consistent with the actual filing date, January 16, 2004. Applicant is still required to

submit the reference in compliance with 37 CFR 1.78(a) by filing an amendment to the

first sentence(s) of the specification or an ADS. See MPEP § 201.11.

Information Disclosure Statement

3. Information Disclosure Statements filed June 24, 2004 is considered and

corresponding PTO-1449 is electronically signed and attached.

Drawings

4. The drawings, filed March 31, 2004, are considered in compliance with 37 CFR 1.81

and accepted.

Specification

5. Applicant is reminded of the proper language and format for an abstract of the
disclosure.

The abstract should be in narrative form and generally limited to a single paragraph on a separate sheet
within the range of 50 to 150 words. It is important that the abstract not exceed 150 words in length since
the space provided for the abstract on the computer tape used by the printer is limited. The form and
legal phraseology often used in patent claims, such as "means" and "said," should be avoided. The
abstract should describe the disclosure sufficiently to assist readers in deciding whether there is a need
for consulting the full patent text for details.

5.1. The language should be clear and concise and should not repeat information given
in the title. It should avoid using phrases which can be implied, such as, "The
disclosure concerns," "The disclosure defined by this invention," "The disclosure
describes," etc.

The abstract of the disclosure is objected to because the Abstract contains the
phrase "the present invention" which can be implied. Appropriate correction is required.
See MPEP § 608.01(b), CFR 1.72(a) and MPEP § 606.

Claim Objections

6. Claims 34 and 48 are objected to because of the following informalities:

As per claim 34, the claim elements are formatted as "a. ...; b. ...; ...; d. ...; **and** e.
...; **and** f. ...". Suggested the first **and** be removed.

As per claim 48, informalities include the following: element d is improperly linked
(**and**) to element e, element e is improperly ended with a period (.), element f lacks a
separator (;) and a connector (**and**) to link the last element (g).

Appropriate correction to the claims is required.

Claim Rejections - 35 USC § 112

7. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

7.1. Claims18, 26, 40 and 54 are under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

As per Claim 18, it recites the limitation "the electronic device" in "a method of managing information according to claim **16**". There is insufficient antecedent basis for this limitation in the claim. Examiner interprets the claim as a method of managing information according to claim **17**.

As per Claims 26, 40 and 54, it recites the limitation "easily understand" in "creating a presentation". The term "easily" in the claims is a relative term which renders the claim indefinite. The term "easily" is not defined by the claims, the specification does not provide a standard for ascertaining the requisite degree, and one of ordinary skill in the art would not be reasonably apprised of the scope of the invention.

Claim Rejections - 35 USC § 103

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

8.1. Claims 1-73 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chaganti et al. (U.S. Patent 6,8454,448, hereafter "Chaganti") in view of Sinclair et a. (U.S. Patent Application 2004/0098366, hereafter "Sinclair ").

As per claim 1, Chaganti teaches "A method of managing information regarding a person's security from a plurality of information sources" (See col. 1, lines 7-10, col. 2, lines 18-22 and 30-34 and col. 13, lines 29-36 where personal information is gathered. from and stored in servers and each information object is assigned with security levels), comprising:

"a. obtaining initial information about the person" (See col. 5, lines 29-42 where initial personal data is retrieved from internet or other sources manually or automatically); and

"b. connecting with a plurality of information providers" (See col. 1, lines 7-10, col. 2, lines 18-22 and col. 13, lines 29-36 where personal information is gathered from and stored in servers).

Chaganti does not explicitly teach that "at least two of the information providers attend to personal information in a separate class of information", although Chaganti teaches collecting data from internet and storing into a database coupled to server computer at col. 3, lines 42-49.

However, Sinclair teaches different service industry providers, such as banks,

insurers and brokers, supply individual's personal information of different areas related

to the providers (See Page 13, [0213]).

It would have been obvious to one having ordinary skill in the art at the time of the

applicant's invention was made to combine Sinclair's teaching with Chaganti reference

by providing advice services on personal data access to users of Chaganti's system on

providing personal information because both references are directed to collecting,

storing and delivering personal information where secured storage and authorized

access of data is most critical, and the combined teaching of the references would have

enabled Chaganti's system to utilize data vault concept or device to securely store data

while allowing users to retain ownership of and access their data via received advice

from system such that personal data not intended for sharing could have been easily

accessed and data intended for sharing could have been effectively shared (See

BACKGROUND information of the references).

The combined teaching of the two references further teaches the following:

"c. receiving a notice about the personal information from one or more of the information

providers" (See Sinclair: Page 14, [0222] where users are notified or alerted for product

or service information and request of access of data); and

"d. reporting the notice to the person" (See Sinclair: Page 14, [0222] where reports on

unauthorized access to personal information access are regularly sent to individual).

As per claim 34, Chaganti teaches "A method of managing information regarding a

person's security from a plurality of information sources" (See col. 1, lines 7-10, col. 2,

lines 18-22 and 30-34 and col. 13, lines 29-36 where personal information is gathered

from and stored in servers and each information object is assigned with security levels),

comprising:

"a. obtaining initial information about the person" (See col. 5, lines 29-42 where initial

personal data is retrieved from internet or other sources manually or automatically); and

"b. obtaining a baseline set of personal information from a plurality of information

providers" (See col. 1, lines 7-10, col. 2, lines 18-22 and col. 13, lines 29-36 where

personal information is gathered from and stored in servers).

Chaganti does not explicitly teach that "at least one of the information providers

attends to personal information in **a separate class** of information".

However, Sinclair teaches different service industry providers, such as banks, insurers

and brokers, supply individual's personal information of different areas related to the

providers (See Page 13, [0213]).

It would have been obvious to one having ordinary skill in the art at the time of the

applicant's invention was made to combine Sinclair's teaching with Chaganti reference

by providing advice services on personal data access to users of Chaganti's system on

providing personal information because both references are directed to collecting,

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enabled Chaganti's system to utilize data vault concept or device to securely store data

while allowing users to retain ownership of and access their data via received advice

from system such that personal data not intended for sharing could have been easily

accessed and data intended for sharing could have been effectively shared (See

BACKGROUND information of the references).

The combined teaching of the two references further teaches the following:

"c. receiving a new set of personal information" (See Sinclair: Page 10, [0158] where

new data is refreshed and stored into local file when a new refresh period is changed);

"d. comparing the new set of personal information to the baseline set of personal

information" (See Sinclair: Page 9, [0133] where users accepts all changes and updates

the changes to personal vault); and

"e. reporting any changes between the new set of personal information and the

baseline set of information to the person" (See Sinclair: Page 9, [0133] where templates

are installed for personal vault reporting); and

"f. repeating steps c through e" (See Sinclair: Page 9, [0134] where process for all

associated access control is repeated).

As per claim 48, Chaganti teaches "A method of managing information regarding a

person's security from a plurality of information sources" (See col. 1, lines 7-10, col. 2,

lines 18-22 and 30-34 and col. 13, lines 29-36 where personal information is gathered

from and stored in servers and each information object is assigned with security levels),

comprising:

"a. obtaining initial information about the person" (See col. 5, lines 29-42 where initial personal data is retrieved from internet or other sources manually or automatically); and

"b. obtaining a baseline set of personal information from a plurality of information providers" (See col. 1, lines 7-10, col. 2, lines 18-22 and col. 13, lines 29-36 where personal information is gathered from and stored in servers).

Chaganti does not explicitly teach that "at least two of the information providers attend to personal information in a **separate class of** information".

However, Sinclair teaches different service industry providers, such as banks, insurers and brokers, supply individual's personal information of different areas related to the providers (See Page 13, [0213]).

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Sinclair's teaching with Chaganti reference by providing advice services on personal data access to users of Chaganti's system on providing personal information because both references are directed to collecting, storing and delivering personal information where secured storage and authorized access of data is most critical, and the combined teaching of the references would have enabled Chaganti's system to utilize data vault concept or device to securely store data while allowing users to retain ownership of and access their data via received advice from system such that personal data not intended for sharing could have been easily accessed and data intended for sharing could have been effectively shared (See BACKGROUND information of the references).

The combined teaching of the two references further teaches the following:

"c. receiving a new set of personal information" (See Sinclair: Page 10, [0158] where

new data is refreshed and stored into local file when a new refresh period is changed);

"d. comparing the new set of personal information to the baseline set of personal

information" (See Sinclair: Page 9, [0133] where users accepts all changes and updates

the changes to personal vault); and

"e. reporting any changes between the new set of personal information and the

baseline set of information to the person" (See Sinclair: Page 9, [0133] where templates

are installed for personal vault reporting);

"f. establishing the new set of personal information as the baseline set of information"

(See Sinclair: Page 9, [0133] where users accepts all changes and updates the

changes to personal vault); and

"g. repeating steps c through f" (See Sinclair: Page 9, [0134] where process for all

associated access control is repeated).

As per claim 62, Chaganti teaches "An information receiving system to report security

information to a person" (See col. 1, lines 7-10, col. 2, lines 18-22 and 30-34 and col.

13, lines 29-36 where personal information is gathered from and stored in servers and

each information object is assigned with security levels), comprising:

"a. a plurality of information providers" (See col. 1, lines 7-10, col. 2, lines 18-22 and col.

13, lines 29-36 where personal information is gathered from and stored in servers).

Chaganti does not explicitly teach that "at least one information provider database

attends to a separate class of information".

However, Sinclair teaches different service industry providers, such as banks, insurers
and brokers, supply individual's personal information of different areas related to the
providers (See Page 13, [0213]).

It would have been obvious to one having ordinary skill in the art at the time of the
applicant's invention was made to combine Sinclair's teaching with Chaganti reference
by providing advice services on personal data access to users of Chaganti's system on
providing personal information because both references are directed to collecting,
storing and delivering personal information where secured storage and authorized
access of data is most critical, and the combined teaching of the references would have
enabled Chaganti's system to utilize data vault concept or device to securely store data
while allowing users to retain ownership of and access their data via received advice
from system such that personal data not intended for sharing could have been easily
accessed and data intended for sharing could have been effectively shared (See
BACKGROUND information of the references).

The combined teaching of the two references further teaches the following:

"b. an electronic device operated by the person" (See Chaganti: col. 3, lines 31-41
where user computer is an electronic device operated by the user); and

"c. an information receiver communicatively coupled by the internet to each of the
plurality of information **provider databases** and communicatively coupled to the
electronic device, wherein the information receiver receives personal information from
the plurality of information provider databases and sends notices about the personal
information to the electronic device" (See Chaganti: col. 4, lines 14-59 and col. 2, lines

44-52 where user computer is coupled to a network and equipped with devices for

communicating servers on network to input and receive data, including personal

information change notification).

As per claim 65, Chaganti teaches "An information receiver for reporting security

information" (See col. 1, lines 7-10, col. 2, lines 18-22 and 30-34 and col. 13, lines 29-

36 where personal information is gathered from and stored in servers and each

information object is assigned with security levels).

Chaganti does not explicitly teach that the information is from "**two or more classes**

of information to a person".

However, Sinclair teaches different service industry providers, such as banks, insurers

and brokers, supply individual's personal information of different areas related to the

providers (See Page 13, [0213]).

It would have been obvious to one having ordinary skill in the art at the time of the

applicant's invention was made to combine Sinclair's teaching with Chaganti reference

by providing advice services on personal data access to users of Chaganti's system on

providing personal information because both references are directed to collecting,

storing and delivering personal information where secured storage and authorized

access of data is most critical, and the combined teaching of the references would have

enabled Chaganti's system to utilize data vault concept or device to securely store data

while allowing users to retain ownership of and access their data via received advice

from system such that personal data not intended for sharing could have been easily

accessed and data intended for sharing could have been effectively shared (See

BACKGROUND information of the references).

The combined teaching of the two references further teaches the following:

"a. a presentation engine" (See Chaganti: col. 3, lines 31-41 where user computer

equipped with display device is a presentation engine);

"b. one or more databases, communicatively coupled to the presentation engine,

to store personal information from **two or more classes** of information" (See Sinclair:

Page 1, [0003] and Page 13, [0213] where databases are provided for storing personal

information, and Sinclair teaches different service industry providers, such as banks,

insurers and brokers, supply individual's personal information of different areas related

to the providers); and

"c. one or more communication engines, communicatively coupled to one or more of

the databases, to communicate with two or more information providers" (See Chaganti:

col. 1, lines 7-10, col. 2, lines 18-22 and col. 13, lines 29-36 where personal information

is gathered from and stored in servers coupled on network, and further, Sinclair: Page

1, [0003] where databases on server computers are provided for storing personal

information).

As per claim 71, Chaganti teaches "A method of providing personal information" (See

col. 1, lines 7-10, col. 2, lines 18-22 and 30-34 and col. 13, lines 29-36 where personal

information is gathered from and stored in servers and each information object is

assigned with security levels), comprising:

"a. connecting to an information receiver that is connected to a plurality of information providers" (See col. 1, lines 7-10, col. 2, lines 18-22 and col. 13, lines 29-36 where personal information is gathered from and stored in servers).

Chaganti does not explicitly teach that "at least one of the information providers attends to personal information in a **separate class of information**", although Chaganti teaches collecting data from internet and storing into a database coupled to server computer at col. 3, lines 42-49.

However, Sinclair teaches different service industry providers, such as banks, insurers and brokers, supply individual's personal information of different areas related to the providers (See Page 13, [0213]).

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Sinclair's teaching with Chaganti reference by providing advice services on personal data access to users of Chaganti's system on providing personal information because both references are directed to collecting, storing and delivering personal information where secured storage and authorized access of data is most critical, and the combined teaching of the references would have enabled Chaganti's system to utilize data vault concept or device to securely store data while allowing users to retain ownership of and access their data via received advice from system such that personal data not intended for sharing could have been easily accessed and data intended for sharing could have been effectively shared (See BACKGROUND information of the references).

The combined teaching of the two references further teaches the following:

"b. obtaining initial information about a person using the information receiver" (See

Chaganti: col. 5, lines 29-42 where initial personal data is retrieved from internet or

other sources manually or automatically and the server PIRSP is the information

receiver);

"c. sending the personal information to the information receiver for forwarding to the

person" (See Chaganti: col. 5, lines 29-42 and col. 9, lines 50-53 where initial personal

data is retrieved from internet or other sources manually or automatically and the server

PIRSP is the information receiver, and user obtains personal information from the

server computer); and

"d. awaiting a response to the sent personal information" (See Chaganti: col. 3, line 63 –

col. 4, line 4 where server computer responds user message and sends response to

user).

As per claim 72, Chaganti teaches "A method of receiving personal information from

an information receiver that is connected to two or more information providers" (See col.

1, lines 7-10, col. 2, lines 18-22 and 30-34 and col. 13, lines 29-36 where personal

information is gathered from and stored in servers and each information object is

assigned with security levels), comprising:

"a. providing initial information to the information provider" (See col. 5, lines 29-42

where initial personal data is retrieved from internet or other sources manually or

automatically and the server PIRSP is the information receiver);

"b. awaiting the information receiver to establish connections with a plurality of

information providers" (See col. 3, line 63 – col. 4, line 4, col. 5, lines 29-42 and col. 9,

lines 50-53 where server computer responds user message and sends response to user

and initial personal data is retrieved from internet or other sources manually or

automatically and the server PIRSP is the information receiver, and user obtains

personal information from the server computer).

Chaganti does not explicitly teach that "one information provider attends to personal

information in **a separate class of information**", although Chaganti teaches collecting

data from internet and storing into a database coupled to server computer at col. 3, lines

42-49.

However, Sinclair teaches different service industry providers, such as banks,

insurers and brokers, supply individual's personal information of different areas related

to the providers (See Page 13, [0213]).

It would have been obvious to one having ordinary skill in the art at the time of the

applicant's invention was made to combine Sinclair's teaching with Chaganti reference

by providing advice services on personal data access to users of Chaganti's system on

providing personal information because both references are directed to collecting,

storing and delivering personal information where secured storage and authorized

access of data is most critical, and the combined teaching of the references would have

enabled Chaganti's system to utilize data vault concept or device to securely store data

while allowing users to retain ownership of and access their data via received advice

from system such that personal data not intended for sharing could have been easily

accessed and data intended for sharing could have been effectively shared (See

BACKGROUND information of the references).

The combined teaching of the two references further teaches the following:

"c. receiving a notification about personal information from one or more information

providers" (See Chaganti: col. 4, lines 14-59 and col. 2, lines 44-52 where user

computer is coupled to a network and equipped with devices for communicating servers

on network to input and receive data, including personal information change

notification).

As per claim 2, the combined teaching of the two references further teaches "A

method of managing information according to claim 1, wherein the class of information

is selected from the group consisting of identity information, location information, legal

information, public information, computer system information, and financial information"

(See Chaganti: col. 5, lines 29-42 where initial personal data is retrieved from internet or

other sources manually or automatically, and Sinclair: Page 13, [0213] different service

industry providers, such as banks, insurers and brokers, supply individual's personal

information of different areas related to the providers).

As per claim 3, the combined teaching of the two references further teaches "A

method of managing information according to claim 1, wherein obtaining the initial

information includes the person providing the initial information" (See Chaganti: col. 5,

lines 29-42 where initial personal data is retrieved from internet or other sources

manually or automatically).

As per claim 4, the combined teaching of the two references further teaches "A

method of managing information according to claim 3, wherein the person providing the

initial information includes the person entering the initial information into a computer"

(See Chaganti: col. 5, lines 29-42 where initial personal data is retrieved from internet or

other sources manually from a user computer).

As per claim 5, the combined teaching of the two references further teaches "A

method of managing information according to claim 1, wherein obtaining initial

information includes an electronic device automatically scanning, for the initial

information, in electronic files stored in one or more memories" (See Chaganti: col. 5,

lines 29-42 and col. 6, lines 23-31 where initial personal data is retrieved from internet

or other sources manually or automatically, including fingerprint scanning, retina

scanning and combinations of data gathering methods).

As per claim 6, the combined teaching of the two references further teaches "A

method of managing information according to claim 5, wherein the electronic device is

one of a desktop computer, a laptop computer, a mainframe, or a server" (See

Chaganti: col. 3, lines 31-41 where user computer is an electronic device operated by

the user).

As per claim 7, the combined teaching of the two references further teaches "A method of managing information according to claim 1, wherein connecting with the one or more information providers includes communicatively coupling an electronic device used by the person with the plurality of information providers" (See Chaganti: col. 4, lines 14-59 and col. 2, lines 44-52 where user computer is coupled to a network and equipped with devices for communicating servers on network to input and receive data, including personal information change notification).

As per claim 8, the combined teaching of the two references further teaches "A method of managing information according to claim 1, wherein connecting with the plurality of information providers includes communicatively coupling an information receiver with the plurality of information providers and communicatively coupling the information receiver with an electronic device operated by the person" (See Chaganti: col. 4, lines 14-59 and col. 2, lines 44-52 where user computer is coupled to a network and equipped with devices for communicating servers on network to input and receive data, including personal information change notification).

As per claim 9, the combined teaching of the two references further teaches "A method of managing information according to claim 1, wherein the notice is a message reporting that a change in the personal information has occurred, but does not include the changed personal information" (See Sinclair: Page 14, [0222] where details and

instructions are pre-arranged for users to be notified or alerted for product or service

information and request of access of data).

As per claim 10, the combined teaching of the two references further teaches a

method of managing information according to claim 9, further comprising:

"a. requesting the changed personal information" (See Chaganti: col. 3, line 63 – col. 4,

line 4 where server computer responds user message and sends response to user);

and

"b. receiving a response to the request that includes the changed personal information"

(See Sinclair: Page 9, [0133] where templates are installed for personal vault reporting

personal information change, and Chaganti: col. 3, line 63 – col. 4, line 4 where server

computer responds user message and sends response to user).

As per claim 11, the combined teaching of the two references further teaches "A

method of managing information according to claim 10, further comprising sending the

response to the person" (See Sinclair: Page 9, [0133] where templates are installed for

personal vault reporting personal information change, and Chaganti: col. 3, line 63 – col.

4, line 4 where server computer responds user message and sends response to user).

As per claim 12, the combined teaching of the two references further teaches "A

method of managing information according to claim 1, wherein the notice includes at

least a portion of changed personal information" (See Sinclair: Page 9, [0133] where

templates are installed for personal vault reporting personal information change, and

Chaganti: col. 3, line 63 – col. 4, line 4 where server computer responds user message

and sends response to user).

As per claim 13, the combined teaching of the two references further teaches "A

method of managing information according to claim 12, further comprising sending the

notice to the person" (See Sinclair: Page 9, [0133] where templates are installed for

personal vault reporting personal information change, and Chaganti: col. 3, line 63 – col.

4, line 4 where server computer responds user message and sends response to user).

As per claim 14, the combined teaching of the two references further teaches "A

method of managing information according to claim 1, further comprising sending a

request for a set of new personal information to one or more of the plurality of

information providers" (See Chaganti: col. 8, lines 57-67 where a change or update is

provided to requester if a request is made).

As per claim 15, the combined teaching of the two references further teaches "A

method of managing information according to claim 14, wherein the notice includes the

new set of personal information" (See Chaganti: col. 8, lines 57-67 where a change or

update is provided to requester if a request is made).

As per claim 16, the combined teaching of the two references further teaches "A method of managing information according to claim 14, further comprising sending the notice to the person" (See Chaganti: col. 8, lines 57-67 where a change or update is provided to requester if a request is made).

As per claim 17, the combined teaching of the two references further teaches "A method of managing information according to claim 1, wherein reporting the notice includes sending the notice to an electronic device operated by the person" (See Chaganti: col. 3, lines 31-41 and col. 8, lines 57-67 where user computer is an electronic device operated by the user and a change or update is provided to requester if a request is made).

As per claim 18, the combined teaching of the two references further teaches "A method of managing information according to claim 16 17, wherein the electronic device is one of a computer, a display device, a wireless receiver, a cellular phone, a personal digital assistant, or a telephone" (See Chaganti: col. 3, lines 31-41 and col. 8, lines 57-67 where user computer is an electronic device operated by the user).

As per claim 19, the combined teaching of the two references further teaches "A method of managing information according to claim 1, further comprising securing an electronic device used by the person" (See Sinclair: Page 6, [0100] where secure storage and secure store suggest teaching of securing computer system),

As per claim 20, the combined teaching of the two references further teaches "A method of managing information according to claim 19, wherein the electronic device is one of a computer, a display device, a wireless receiver, a cellular phone, a personal digital assistant, a server, a mainframe, or a telephone" (See Chaganti: col. 3, lines 31-41 where user computer is an electronic device operated by the user).

As per claim 21, the combined teaching of the two references further teaches "A method of managing information according to claim 19, wherein the electronic device stores a portion of personal information in a memory" (See Chaganti: col. 3, lines 31-41 and col. 4, lines 35-45 where user computer is an electronic device operated by the user includes memory device to store data).

As per claim 22, the combined teaching of the two references further teaches "A method of managing information according to claim 21, wherein securing the electronic device includes protecting at least a portion of personal information stored in the memory" (See Chaganti: col. 3, lines 31-41 and col. 4, lines 35-45 where user computer is an electronic device operated by the user includes memory device to store data).

As per claim 23, the combined teaching of the two references further teaches "A method of managing information according to claim 22, wherein protecting the personal information includes at least one of password protecting the personal information,

encrypting the personal information, or storing the personal information in an

information vault" (See Sinclair: Page 5, [0094] where vault is established for storing

personal information).

As per claim 24, the combined teaching of the two references further teaches "A

method of managing information according to claim 19, wherein securing an electronic

device includes at least one of scanning the electronic device for viruses, establishing a

firewall on the electronic device, searching for Trojan Horses on the electronic device,

or encrypting a portion of data on the electronic device" (Examiner takes official note

that implementation of firewall and anti-virus on computer systems is a common

practice and well known to a skilled ordinary when the instant invention is made).

As per claim 25, the combined teaching of the two references further teaches "A

method of managing information according to claim 1, further comprising formatting the

notice before reporting the notice to the person" (See Sinclair: Page 14, [0222] where

reports on unauthorized access to personal information access are regularly sent to

individual, noted notice or report is a formatted data enabling user to read).

As per claim 26, the combined teaching of the two references further teaches "A

method of managing information according to claim 25, wherein formatting the notice

includes creating a presentation about changes in the personal information that the

person will easily understand" (See Sinclair: Page 14, [0222] where reports on

unauthorized access to personal information access are regularly sent to individual,

noted notice or report is a formatted data enabling user to read).

As per claim 27, the combined teaching of the two references further teaches "A

method of managing information according to claim 26, wherein the presentation is a

visual presentation" (See Chaganti: col. 4, lines 5-13 where user's display is a GUI

device).

As per claim 28, the combined teaching of the two references further teaches "A

method of managing information according to claim 1, further comprising consolidating

two or more notices" (See Chaganti: col. 13, lines 1-14 where notifications is sent to

email).

As per claim 29, the combined teaching of the two references further teaches "A

method of managing information according to claim 28, wherein consolidating includes

placing two or more notices into one presentation that presents at least a portion of

information from each notice in the one presentation" (See Chaganti: col. 13, lines 1-14

where notifications is sent to email).

As per claim 30, the combined teaching of the two references further teaches "A

method of managing information according to claim 28, wherein consolidating includes

combining two or more notices into one new notice" (See Chaganti: col. 13, lines 1-14

where notifications is sent to email).

As per claim 31, the combined teaching of the two references further teaches "A

method of managing information according to claim 1, further comprising:

"a. receiving a response from the person to one or more notices" (See Sinclair: Page 3,

[0060] response to query is provided); and

"b. reacting to the response" (See Sinclair: Page 10, [0159] where errors and their

corrections are entries to notes of record).

As per claim 32, the combined teaching of the two references further teaches "A

method of managing information according to claim 31, wherein reacting to the

response includes forwarding the response to one or more information providers" (See

Chaganti: col. 5, lines 29-42 and col. 9, lines 50-53 where initial personal data is

retrieved from internet or other sources manually or automatically and the server PIRSP

is the information receiver, and user obtains personal information from the server

computer).

As per claim 33, the combined teaching of the two references further teaches "A

method of managing information according to claim 31, wherein reacting to the

response includes fixing a problem indicated in the response" (See Sinclair: Page 10,

[0159] where errors and their corrections are entries to notes of record).

As per claim 35, the combined teaching of the two references further teaches "A method of reporting security information according to claim 34, wherein receiving the new set of personal information occurs periodically" (See Sinclair: Page 13, [0208] where data is input regularly).

As per claim 36, the combined teaching of the two references further teaches "A method of reporting security information according to claim 35, wherein the period is regular" (See Sinclair: Page 4, [0067] where report is sent regularly).

As per claim 37, the combined teaching of the two references further teaches "A method of reporting security information according to claim 35, wherein the period one of a once a day, once a week, once a month, once a quarter, or once a year" (See Sinclair: Pages 10 and 13, [0158] and [0208] where data is input regularly and refreshed daily).

As per claim 38, the combined teaching of the two references further teaches "A method of reporting security information according to claim 35, wherein the period varies" (See Sinclair: Pages 10 and 13, [0158] and [0208] where data refresh period has been changed).

As per claim 39, the combined teaching of the two references further teaches "A method of reporting security information according to claim 34, further comprising formatting the report before reporting the changes to the person" (See Sinclair: Page 14, [0222] where reports on unauthorized access to personal information access are regularly sent to individual, noted notice or report is a formatted data enabling user to read).

As per claim 40, the combined teaching of the two references further teaches "A method of reporting security information according to claim 39, wherein formatting the report includes creating a presentation about the changes that the person will easily understand" (See Sinclair: Page 14, [0222] where reports on unauthorized access to personal information access are regularly sent to individual, noted notice or report is a formatted data enabling user to read).

As per claim 41, the combined teaching of the two references further teaches "A method of reporting security information according to claim 40, wherein the presentation is a visual presentation" (See Chaganti: col. 4, lines 5-13 where user's display is a GUI device).

As per claim 42, the combined teaching of the two references further teaches "A method of reporting security information according to claim 34, further comprising

consolidating two or more reports of changes" (See Chaganti: col. 13, lines 1-14 where notifications is sent to email).

As per claim 43, the combined teaching of the two references further teaches "A method of reporting security information according to claim 42, wherein consolidating includes placing two or more changes into one presentation" (See Chaganti: col. 13, lines 1-14 where notifications is sent to email).

As per claim 44, the combined teaching of the two references further teaches "A method of reporting security information according to claim 42, wherein consolidating includes combining two or more changes into one new report" (See Chaganti: col. 13, lines 1-14 where notifications is sent to email).

As per claim 45, the combined teaching of the two references further teaches "A method of reporting security information according to claim 34, further comprising:

"A. receiving a response from the person to one or more reports of changes" (See Sinclair: Page 3, [0060] response to query is provided); and

"B. reacting to the response" (See Sinclair: Page 10, [0159] where errors and their corrections are entries to notes of record).

As per claim 46, the combined teaching of the two references further teaches "A method of reporting security information according to claim 45, wherein reacting to the

response includes forwarding the response to one or more information providers" (See Chaganti: col. 5, lines 29-42 and col. 9, lines 50-53 where initial personal data is retrieved from internet or other sources manually or automatically and the server PIRSP is the information receiver, and user obtains personal information from the server computer).

As per claim 47, the combined teaching of the two references further teaches "A method of reporting security information according to claim 45, wherein reacting to the response includes fixing a problem indicated in the response" (See Sinclair: Page 10, [0159] where errors and their corrections are entries to notes of record).

As per claim 49, the combined teaching of the two references further teaches "A method of reporting security information according to claim 48, wherein receiving the new set of personal information occurs periodically" (See Sinclair: Page 13, [0208] where data is input regularly).

As per claim 50, the combined teaching of the two references further teaches "A method of reporting security information according to claim 49, wherein the period is regular" (See Sinclair: Page 4, [0067] where report is sent regularly).

As per claim 51, the combined teaching of the two references further teaches "A method of reporting security information according to claim 49, wherein the period one

of a once a day, once a week, once a month, once a quarter, or once a year" (See

Sinclair: Pages 10 and 13, [0158] and [0208] where data is input regularly and refreshed

daily).

.As per claim 52, the combined teaching of the two references further teaches "A

method of reporting security information according to claim 49, wherein the period

varies" (See Sinclair: Pages 10 and 13, [0158] and [0208] where data refresh period has

been changed).

As per claim 53, the combined teaching of the two references further teaches "A

method of reporting security information according to claim 48, further comprising

formatting the report before reporting the changes to the person" (See Chaganti: col. 13,

lines 1-14 where notifications is sent to email).

As per claim 54, the combined teaching of the two references further teaches "A

method of reporting security information according to claim 53, wherein formatting the

report includes creating a presentation about the changes that the person will easily

understand" (See Sinclair: Page 14, [0222] where reports on unauthorized access to

personal information access are regularly sent to individual, noted notice or report is a

formatted data enabling user to read).

As per claim 55, the combined teaching of the two references further teaches "A method of reporting security information according to claim 54, wherein the presentation is a visual presentation" (See Chaganti: col. 4, lines 5-13 where user's display is a GUI device).

As per claim 56, the combined teaching of the two references further teaches "A method of reporting security information according to claim 48, further comprising consolidating two or more reports of changes" (See Chaganti: col. 13, lines 1-14 where notifications is sent to email).

As per claim 57, the combined teaching of the two references further teaches "A method of reporting security information according to claim 56, wherein consolidating includes placing two or more changes into one presentation" (See Chaganti: col. 13, lines 1-14 where notifications is sent to email).

As per claim 58, the combined teaching of the two references further teaches "A method of reporting security information according to claim 56, wherein consolidating includes combining two or more changes into one new report" (See Chaganti: col. 13, lines 1-14 where notifications is sent to email).

As per claim 59, the combined teaching of the two references further teaches "A method of reporting security information according to claim 48, further comprising:

"a. receiving a response from the person to one or more reports of changes" (See

Sinclair: Page 3, [0060] response to query is provided); and

"b. reacting to the response" (See Sinclair: Page 10, [0159] where errors and their

corrections are entries to notes of record).

As per claim 60, the combined teaching of the two references further teaches "A

method of reporting security information according to claim 59, wherein reacting to the

response includes forwarding the response to one or more information providers" (See

Chaganti: col. 5, lines 29-42 and col. 9, lines 50-53 where initial personal data is

retrieved from internet or other sources manually or automatically and the server PIRSP

is the information receiver, and user obtains personal information from the server

computer).

As per claim 61, the combined teaching of the two references further teaches "A

method of reporting security information according to claim 59, wherein reacting to the

response includes fixing a problem indicated in the response" (See Page 10, [0159]

where errors and their corrections are entries to notes of record).

As per claim 63, the combined teaching of the two references further teaches "A

system to report security information according to claim 62, wherein the electronic

device is one of a computer, a display device, a wireless receiver, a cellular phone, a

personal digital assistant, or a telephone" (See Chaganti: col. 3, lines 31-41 and col. 8,

lines 57-67 where user computer is an electronic device operated by the user).

As per claim 64, the combined teaching of the two references further teaches "A

system to report security information according to claim 62, wherein the electronic

device and the information receiver are integrated into one device" (See Chaganti: col.

4, lines 14-59 and col. 2, lines 44-52 where user computer is coupled to a network and

equipped with devices for communicating servers on network to input and receive data,

including personal information change notification).

As per claim 66, the combined teaching of the two references further teaches "An

information receiver according to claim 65, further comprising an information portal,

communicatively coupled to the presentation engine and to an electronic device

operated by a person, to interface with the person regarding the person's personal

information" (See Chaganti: col. 4, lines 14-59 and col. 2, lines 44-52 where user

computer is coupled to a network and equipped with devices for communicating servers

on network to input and receive data, including personal information change

notification).

As per claim 67, the combined teaching of the two references further teaches "An

information receiver according to claim 66, further comprising a registration system,

communicatively coupled to the presentation engine and to the information portal, to

establish access, to the personal information, for a person" (See Chaganti: col. 4, lines

14-59 and col. 2, lines 44-52 where user computer is coupled to a network and

equipped with devices for communicating servers on network to input and receive data,

including personal information change notification).

As per claim 68, the combined teaching of the two references further teaches "An

information receiver according to claim 66, further comprising an authentication system,

communicatively coupled to the presentation engine and to the information portal, to

protect the person's personal information from unauthorized access" (See Chaganti: col.

4, lines 14-59 and col. 2, lines 44-52 where user computer is coupled to a network and

equipped with devices for communicating servers on network to input and receive data,

including personal information change notification, and unauthorized access is blocked).

As per claim 69, the combined teaching of the two references further teaches "An

information receiver according to claim 66, further comprising a permissions system,

communicatively coupled to the presentation engine and to the information portal, to

restrict access to the person's personal information" (See Chaganti: col. 8, lines 18-27

where access is protected by password).

As per claim 70, the combined teaching of the two references further teaches "An

information receiver according to claim 66, further comprising an information vault,

communicatively coupled to the presentation engine and to the information portal, to

securely store the person's personal information" (See Sinclair: Page 5, [0094] where

vault is established for storing personal information).

As per claim 73, the combined teaching of the two references further teaches "A

method of receiving personal information according to claim 72, wherein the notification

includes personal information from two or more classes of information" (See Sinclair:

Page 13, [0213] where different service industry providers, such as banks, insurers and

brokers, supply individual's personal information of different areas related to the

providers).

Conclusion

9. The prior art made of record

    A. U.S. Patent No.   6,845,448

    B. U.S. Patent Application 2004/0098366

The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure.

    C. U.S. Patent Application 2004/0063111

    D. U.S. Patent No.   5,987,440

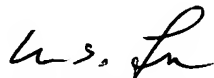   E. U.S. Patent Application 2004/0059953

Contact Information

10. Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Kuen S Lu whose telephone number is (571) 272-

4114. The examiner can normally be reached on Monday-Friday (8:00 am-5:00 pm).

If attempts to reach the examiner by telephone pre unsuccessful, the examiner's

Supervisor, John Cottingham can be reached on (571) 272-7079. The fax phone number for

the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for Page 13

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic Business

Center (EBC) at 886-217-9197 (toll-free).

Kuen S. Lu

Patent Examiner, Art Unit 2167

September 21, 2006